

**UNITED STATES BANKRUPTCY COURT**EASTERN DISTRICT OF VIRGINIA  
ALEXANDRIA DIVISIONIn re: LANCE F. WELCH  
HELENA M. WELCH  
Debtor(s)

Case No.: 25-10601-KHK

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Thomas P. Gorman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/24/2025.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/18/2025.
- 6) Number of months from filing or conversion to last payment: 2.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$6,084.30
Less amount refunded to debtor:	\$5,719.24

<b>NET RECEIPTS:</b>	<b>\$365.06</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$ .00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$365.06
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$365.06</b>
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Attorney fees paid and disclosed by debtor:	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ALLY BANK	Secured	NA	28,504.43	.00	.00	.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	30,271.77	15,059.99	15,059.99	.00	.00
APPLE FEDERAL CREDIT UNION	Unsecured	6,745.00	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	22,293.00	27,474.98	27,474.98	.00	.00
BENETRENDS INC	Unsecured	185.00	NA	NA	.00	.00
COMCAST	Unsecured	231.48	NA	NA	.00	.00
DISCOVER BANK	Unsecured	10,783.86	8,525.74	8,525.74	.00	.00
DOMINION ENERGY VIRGINIA	Unsecured	1,382.17	NA	NA	.00	.00
EDENS LIMITED PARTNERSHIP	Unsecured	NA	NA	NA	.00	.00
FLAGSHIP CREDIT ACCEPTANCE	Secured	NA	32,045.22	.00	.00	.00
INTERNAL REVENUE SERVICE	Priority	20,000.00	68,612.43	68,612.43	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	24,732.11	NA	NA	.00	.00
KEY BANK, N.A.	Unsecured	14,625.00	15,602.66	15,602.66	.00	.00

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KEY BANK, N.A.	Unsecured	16,967.30	15,473.88	15,473.88	.00	.00
NATIONSTAR MORTGAGE LLC	Secured	NA	219.95	219.95	.00	.00
ONEMAIN FINANCIAL	Unsecured	12,709.67	9,057.43	9,057.43	.00	.00
POTOMAC STATION (E&A), LLC	Unsecured	NA	120,282.98	120,282.98	.00	.00
THE HUNTINGTON NATIONAL BANK	Secured	345,916.48	483,737.78	345,916.48	.00	.00
THE HUNTINGTON NATIONAL BANK	Secured	NA	44,303.00	44,303.00	.00	.00
THE HUNTINGTON NATIONAL BANK	Unsecured	NA	137,821.30	137,821.30	.00	.00
TREASURER, COUNTY OF LOUDOUN	Secured	7,375.52	15,213.04	15,213.04	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	219.95	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	405,432.52	.00	.00
<b>TOTAL SECURED:</b>	405,652.47	.00	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	68,612.43	.00	.00
<b>TOTAL PRIORITY:</b>	68,612.43	.00	.00

**GENERAL UNSECURED PAYMENTS:**

	349,298.96	.00	.00
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**Disbursements:**

Expenses of Administration:	\$365.06		
Disbursements to Creditors:	\$ .00		
<b>TOTAL DISBURSEMENTS:</b>			\$365.06

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 06/25/2025By: /s/Thomas P. Gorman  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.